

Information to identify the case:

Debtor 1	<u>Richard D. Barber</u>	Social Security number or ITIN	xxx-xx-7054
	First Name Middle Name Last Name	EIN	--_-----
Debtor 2	<u>Sherri L. Barber</u>	Social Security number or ITIN	xxx-xx-9559
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--_-----
United States Bankruptcy Court District of New Jersey			
Case number: 16-11865-JNP			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Richard D. Barber

Sherri L. Barber

10/18/18

By the court: Jerrold N. Poslusny Jr.
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4
 United States Bankruptcy Court
 District of New Jersey

In re:
 Richard D. Barber
 Sherri L. Barber
 Debtors

Case No. 16-11865-JNP
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-1

User: admin
 Form ID: 3180W

Page 1 of 2
 Total Noticed: 42

Date Rcvd: Oct 18, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 20, 2018.

db/jdb Richard D. Barber, Sherri L. Barber, 309 New Leaf Ct, Galloway, NJ 08205-9654
 r +Daniel Boddy, Century 21 Frick Realtors, 117 W. White Horse Pike, Galloway, NJ 08205-9447
 cr +FNBN I, LLC, by PennyMac Loan Services, LLC, its s, Stern & Eisenberg, PC, 1581 Main Street,
 Suite200, Warrington, PA 18976-3400
 cr +Lehman XS Trust Mortgage, Robertson, Anschutz & Schneid, P.L., 6409 Congress Ave.suit # 100,
 Boca Raton, Fl 33487-2853
 cr +Nationstar Mortgage LLC, RAS Citron, LLC, 130 Clinton Road, Suite 202,
 Fairfield, NJ 07004-2927
 515977133 Arrow Financial Service, 5996 W Touhy Ave, Niles, IL 60714-4610
 515977135 Aurora Loan Services I, ATTN: BANKRUPTCY DEPT., PO Box 1706, Scottsbluff, NE 69363-1706
 516651036 +Lehman XS Trust Mortgage, ROBERTSON, ANSCHUTZ & SCHNEID, P.L., 6409 Congress Ave,
 Suite # 100, Boca Raton Fl. 33487-2853
 515977151 National Credit Soluti, PO Box 15779, Oklahoma City, OK 73155-5779
 516196659 +Nationstar Mortgage, LLC, PO Box 619094, Dallas, TX 75261-9094
 516115025 +PENNYMAC LOAN SERVICES, LLC, 6101 CONDOR DRIVE SUITE #320, MOORPARK, CA 93021-2602
 515998774 +PennyMac Loan Services, LLC, C/O Aldridge Pite, LLP, Fifteen Piedmont Center,
 3575 Piedmont Road, N.E., Suite 500, Atlanta, GA 30305-1636
 515977155 Pennymac Loan Services, Attn: Bankruptcy, Po Box 514357, Los Angeles, CA 90051
 515977154 Pennymac Loan Services, 27001 Agoura Rd, Calabasas, CA 91301-5339
 515977158 +Rwds660-dsb, 211 N Main, Blunt, SD 57522-2022
 515977160 Salute, PO Box 105555, Atlanta, GA 30348-5555

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
 smg E-mail/Text: usanj.njbankr@usdoj.gov Oct 18 2018 23:52:01 U.S. Attorney, 970 Broad St.,
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534

smg +E-mail/Text: ustpreion03.ne.ecf@usdoj.gov Oct 18 2018 23:51:58 United States Trustee,
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
 Newark, NJ 07102-5235
 515977136 EDI: TSYS2.COM Oct 19 2018 03:23:00 Barclays Bank Delaware,
 ATTENTION: CUSTOMER SUPPORT DEPARTMEN, PO Box 8833, Wilmington, DE 19899-8833
 515977163 EDI: CITICORP.COM Oct 19 2018 03:23:00 Thd/cbsd, CITICORP CREDIT SERVICES/ATTN: CENTRAL,
 PO Box 20507, Kansas City, MO 64195-0507
 515977164 EDI: CITICORP.COM Oct 19 2018 03:23:00 Zales/cbsd, ATTN: CENTRALIZED BANKRUPTCY,
 PO Box 20363, Kansas City, MO 64195-0363
 516237572 +EDI: OPHSUBSID.COM Oct 19 2018 03:24:00 Candica, LLC, C O WEINSTEIN & RILEY, PS,
 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
 515977137 EDI: CAPITALONE.COM Oct 19 2018 03:23:00 Cap One, CAPITAL ONE BANK (USA) N.A.,
 PO Box 30285, Salt Lake City, UT 84130-0285
 515977138 +EDI: CAPITALONE.COM Oct 19 2018 03:23:00 Capital One, Attn: Bankruptcy, Po Box 30285,
 Salt Lake City, UT 84130-0285
 515977139 EDI: CHASE.COM Oct 19 2018 03:23:00 Chase, PO Box 100018, Kennesaw, GA 30156-9204
 515977140 +E-mail/Text: shornbeck@peritusservices.com Oct 18 2018 23:52:45 Complete Credit Soluti,
 2921 Brown Trl, Bedford, TX 76021-4174
 515977141 E-mail/Text: kmoore@beacon-services.com Oct 18 2018 23:51:11 Estate Recoveries Inc,
 2400 York Rd, Timonium, MD 21093-2239
 515977143 +EDI: AMINFOFP.COM Oct 19 2018 03:23:00 First Premier Bank, 601 S Minnesota Ave,
 Sioux Falls, SD 57104-4868
 515977145 EDI: RMSC.COM Oct 19 2018 03:23:00 Gemb/jcp, ATTENTION: BANKRUPTCY, PO Box 103104,
 Roswell, GA 30076-9104
 515977146 EDI: HFC.COM Oct 19 2018 03:23:00 Hsbc Bank, ATTN: BANKRUPTCY, PO Box 5213,
 Carol Stream, IL 60197-5213
 515977148 EDI: HFC.COM Oct 19 2018 03:23:00 Hsbc/bstby, ATTN: BANKRUPTCY, PO Box 5263,
 Carol Stream, IL 60197-5263
 515977149 EDI: JEFFERSONCAP.COM Oct 19 2018 03:23:00 Jefferson Capital Syst, 16 McLeland Rd,
 Saint Cloud, MN 56303-2198
 516065092 +EDI: TCISOLUTIONS.COM Oct 19 2018 03:23:00 Mid America Bank and Trust, PO Box 89725,
 Sioux Falls, SD 57109-9725
 515977150 EDI: MID8.COM Oct 19 2018 03:23:00 Midland Credit Mgmt, PO Box 939019,
 San Diego, CA 92193-9019
 515977152 E-mail/Text: Bankruptcies@nragroup.com Oct 18 2018 23:52:51 National Recovery Agen,
 2491 Paxton St, Harrisburg, PA 17111-1036
 515977153 E-mail/Text: bankruptcydepartment@tsico.com Oct 18 2018 23:52:37 Nco Fin /02,
 507 Prudential Rd, Horsham, PA 19044-2308
 516261459 EDI: PRA.COM Oct 19 2018 03:23:00 Portfolio Recovery Associates, LLC,
 c/o Hsbc Bank Nevada, N.a, POB 41067, Norfolk VA 23541
 516265379 EDI: PRA.COM Oct 19 2018 03:23:00 Portfolio Recovery Associates, LLC,
 c/o Jc Penney Credit Card, POB 41067, Norfolk VA 23541
 516264675 EDI: PRA.COM Oct 19 2018 03:23:00 Portfolio Recovery Associates, LLC, c/o The Home Depot,
 POB 41067, Norfolk VA 23541
 515977156 EDI: TCISOLUTIONS.COM Oct 19 2018 03:23:00 Plains Comm, PO Box 89937,
 Sioux Falls, SD 57109-6937
 515977157 EDI: TCISOLUTIONS.COM Oct 19 2018 03:23:00 Plains Commerce Bank, PO Box 89937,
 Sioux Falls, SD 57109-6937

District/off: 0312-1

User: admin
Form ID: 3180W

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Total Noticed: 42

Date Rcvd: Oct 18, 2018

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

515977162 EDI: CBS7AVE Oct 19 2018 03:23:00 Seventh Avenue, 1112 7th Ave, Monroe, WI 53566-1364
TOTAL: 26

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

515977134* Arrow Financial Serv, 5996 W Touhy Ave, Niles, IL 60714-4610
515977144* +First Premier Bank, 601 S Minnesota Ave, Sioux Falls, SD 57104-4868
515977147* Hsbc Bank, ATTN: BANKRUPTCY, PO Box 5213, Carol Stream, IL 60197-5213
515977161* Salute, PO Box 105555, Atlanta, GA 30348-5555
515977142 ##First Bk Of De/simply, 1000 Rocky Run Pkwy, Wilmington, DE 19803-1455
515977159 ##+Ryan Barber, 910 Symphony Beach Lane, Apollo Beach, FL 33572-2738
515977165 ##Zucker, Goldberg & Ackerman, LLC, PO Box 1024, Mountainside, NJ 07092-0024
TOTALS: 0, * 4, ## 3

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 20, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 18, 2018 at the address(es) listed below:

Andrew Thomas Archer on behalf of Joint Debtor Sherri L. Barber aarcher@brennerlawoffice.com,
bankruptcy@brennerlawoffice.com;r64966@notify.bestcase.com
Andrew Thomas Archer on behalf of Debtor Richard D. Barber aarcher@brennerlawoffice.com,
bankruptcy@brennerlawoffice.com;r64966@notify.bestcase.com
Brad J. Spiller on behalf of Debtor Richard D. Barber bankruptcy@brennerlawoffice.com,
aarcher@brennerlawoffice.com
Brad J. Spiller on behalf of Joint Debtor Sherri L. Barber bankruptcy@brennerlawoffice.com,
aarcher@brennerlawoffice.com
Denise E. Carlon on behalf of Creditor LEHMAN XS TRUST MORTGAGE PASS-THROUGH CERTIFICATES,
SERIES 2007-2N, U.S. Bank National Association, as Trustee dcarlon@kmlawgroup.com,
bkgroup@kmlawgroup.com
Isabel C. Balboa ecfmil@standingtrustee.com, summarymail@standingtrustee.com
Isabel C. Balboa on behalf of Trustee Isabel C. Balboa ecfmil@standingtrustee.com,
summarymail@standingtrustee.com
Laura M. Egerman on behalf of Creditor Lehman XS Trust Mortgage bkyecf@rasflaw.com,
bkyecf@rasflaw.com;legerman@rasnj.com
Lynn Therese Nolan on behalf of Creditor Lehman XS Trust Mortgage Pass-Through Certificates,
Series 2007-2N, U.S. Bank National Association, as Trustee as serviced by Nationstar Mortgage
LLC d/b/a Mr. Cooper ecfnoces@grosspolowy.com, jbommelje@grosspolowy.com
Lynn Therese Nolan on behalf of Creditor LEHMAN XS TRUST MORTGAGE PASS-THROUGH CERTIFICATES,
SERIES 2007-2N, U.S. Bank National Association, as Trustee ecfnoces@grosspolowy.com,
jbommelje@grosspolowy.com
Patrick O. Lacsina on behalf of Creditor Nationstar Mortgage LLC, PATRICK.LACSINA@GMAIL.COM
Sindi Mncina on behalf of Creditor LEHMAN XS TRUST MORTGAGE PASS-THROUGH CERTIFICATES,
SERIES 2007-2N, U.S. Bank National Association, as Trustee smncina@rascrane.com
Steven P. Kelly on behalf of Creditor FNBN I, LLC, by PennyMac Loan Services, LLC, its
servicing agent skelly@sterneisenberg.com, bkecf@sterneisenberg.com

TOTAL: 13